

HRG Memorandum 15-09



To: KEHP HR Generalists (HRGs)

From: Department of Employee Insurance (DEI)

Re: Anthem Cyberattack: Breach Notification Letters and Free ID Repair and Credit Services Available

Date: March 13, 2015

Commonwealth of Kentucky
Personnel Cabinet
Department of Employee Insurance
2nd Floor, State Office Building
501 High Street
Frankfort, Kentucky 40601

Website kehpn.ky.gov

Kentucky Employees' Health Plan (KEHP) members impacted by the Anthem cyberattack in late January, will begin receiving individual breach notification letters from Anthem in the next one to two weeks. Even before receiving the breach notification letter, KEHP members are encouraged to register with **AllClear ID** to receive two years of free identify theft protection.

Please ensure your employees are aware of the different services available and encourage them to go to AnthemFacts.com for more information and to register. They can also go to the [AllClear ID FAQs](#) for more information on AllClear services.

Details of what is available and what members should do:

Identity theft repair assistance

[AllClear ID](#) is available to assist members if they need identity repair assistance during the next 24 months.

- No enrollment required – automatically available
- If a problem arises, members can call 1-877-263-7995 and a dedicated investigator will do the work to recover financial losses, restore credit, and make sure a member's identity is returned to its proper condition.

Credit monitoring

[AllClear PRO](#) includes free credit monitoring, which alerts consumers when banks and creditors use their identity to open new credit accounts.

- Requires enrollment – but is free
- Go to AnthemFacts.com or call 877-263-7995

Child identity protection

Child-specific identity protection services will also be offered to any members with children insured through their Anthem plan.

- Requires enrollment – but is free
- Child identity protection and other additional layers of protection (AllClear PRO), including credit monitoring and a \$1 million identity theft insurance policy require enrollment through AnthemFacts.com
- For a child under 18 years old, AllClear ID ChildScan identifies acts of fraud against children by searching thousands of databases for use of your child's information



What else can members do?

Report incidents

Anthem recommends that potentially impacted members remain vigilant for incidents of fraud and identity theft, including by reviewing account statements and monitoring free credit reports. In addition, you can report suspected incidents of identity theft to local law enforcement, Federal Trade Commission, or your state attorney general. To learn more, you can contact the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) 438-4338
www.consumer.gov/idtheft

Office of the Attorney General
Consumer Protection Division
1024 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601
888-432-9257
www.ag.ky.gov/civil/consumerprotection

Contact the credit bureaus

You can obtain additional information from the FTC and the nationwide credit bureaus about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit bureaus listed above. As soon as that bureau processes your fraud alert, it will notify the other two bureaus, which then must also place fraud alerts in your file. In addition, you can visit the credit bureau links below to determine if and how you may place a security freeze on your credit report to prohibit a credit bureau from releasing information from your credit report without your prior written authorization.

Equifax

PO BOX 740241
ATLANTA GA 30374-0241
1-800-685-1111
equifax.com
https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
Fraud Alert
https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp

Experian

PO BOX 9532
ALLEN TX 75013
1-888-397-3742
experian.com
http://www.experian.com/consumer/security_freeze.html

TransUnion

PO BOX 6790
FULLERTON CA 92834-6790
1-800-916-8800
transunion.com
<http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>